

Welcome to the SeaComm Federal Credit Union podcast. Your guide to financial information and what's going on at your credit union.

With all the news about data breaches and credit and debit cards being hacked, it's a good idea to know what to do if one of your accounts is compromised.

If you have online or mobile access to your accounts, through NetTeller or Mobile Branch, check your transactions as frequently as possible. If you receive paper statements, be sure to open them immediately and review them closely.

Report even small suspicious activity right away. Sometimes thieves will process a small debit or charge against your account and return to take more from your account or add more charges to your debit or credit card if the first smaller debit or charge goes through. And, keep paying attention—fraudulent charges to your card or fraudulent debits to your checking account might occur many months or even years after the theft of your information during a data breach.

Contact SeaComm immediately if you suspect an unauthorized debit or charge. If it is fraud, we will cancel the card and have it replaced before more transactions come through. Even if you're not sure that your PIN was compromised, consider changing it just to be on the safe side.

If you spot a fraudulent transaction after hours, call Visa's toll-free fraud line immediately. The Visa Debit card number is 1-800-500-1044, the Visa Credit Card number is 1-800-325-3678. You may want to jot these numbers down so you can refer to them if need be. They are also available on our main phone number when you call after hours and on the Visa page on this website... on the main page, click the loans tab and then Visa. Be sure to contact SeaComm as soon as you can on the next business day to report the fraud.

At SeaComm, we work hard to try to mitigate fraud risk. Fraud screening scans for suspicious activity on your card and alerts us to questionable charges. We may put a temporary hold on suspicious activity and notify you as soon as possible to verify the charges. SeaComm utilizes SecureLock Communicate to accomplish this, so be sure we have your contact numbers. Information about this service is located on the Visa page, just click on the Securelock Communicate Fraud Protection Service box. The ultimate goal is to minimize your exposure to risk and the impact of any fraud. To ensure that we can reach you whenever a potential fraud is detected, please keep us informed of your correct residential phone, cell phone and address at all times. It would also help if you notify us of your travel plans. This allows us to flag your account and alleviate any undue stress to you while you are away from home, on vacation or shopping out of our local area.

To update your information or notify us of travel plans, please contact SeaComm's Card Service Dept. at 800-764-0566 ext. 232, 238, or 239.

That's it for this edition of the SeaComm Federal Credit Union podcast. Thanks for joining us!